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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. 049212-0103

Applicant: Bruce Bent et al.
Title: MONEY FUND BANKING SYSTEM WITH MULTIPLE
BANKS AND/OR RATES
Application No.: 09/677,535
Filing Date: October 2, 2000
Examiner: Felten, Daniel S.
Art Unit: 3624

STATEMENT OF SUBSTANCE OF INTERVIEW

Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

Sir:

Applicant acknowledges with appreciation the courtesies extended by Examiner Felten to Applicant's representative during an in-person interview conducted on February 15, 2005. During that interview, various novel features of the claims were discussed and the Examiner indicated that the claims seemed to be patentable over the prior art of record.


As mentioned during the interview, all of the independent claims contain one or more of the following features. Specifically, claims 1, 20, 115, 201, 253, 279, 339, and 351 recite a feature that the manner of making transfers preserves an account's interest bearing status regardless of the number of transfers actually made during a month. Claims 50, 79, 143, 159, 214, 266, 345 and 357 recite a feature that more than six transfers are made during a month from an account. These features, the significance of which are better appreciated when viewed in the context of the relevant banking regulations, are not disclosed, taught or suggested by the cited prior art.

Also during that interview, the Examiner indicated that the claims could be amended to include a more specific recitation of the technology involved in some of the method steps. Applicant respectfully disagrees with the suggestion that the unamended claims were in any way improper. However, in order to more rapidly advance prosecution of the pending claims to issuance, Applicant will, through a supplemental amendment, clarify the pending independent claims in a manner so as to address any potential concerns of the Examiner.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted,

Date MARCH 14, 2005

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